

UOB Structured Deposit – Trend Deposit (USD)

Return Tracker

A	B	C	D	E
Date	Average Basket Performance	PR x (Average Basket Performance - Benchmark)	Trigger Level	Does Trigger Event Occur? (Trigger Event occurs if C > D)
Valuation Date(1) (3 March 2008)	99.1012%	-0.4674%	NA	NA
Valuation Date(2) (2 March 2009)	125.1095%	13.0569%	4%	Yes

Participation Rate: 52%

Benchmark (i.e. the higher of (i) 100% or (ii) Basket Level on Valuation Date(1), 99.1012%): 100%

Trigger Bonus Rate(2) = PR x (Average Basket Performance - Benchmark)
 = 52% x (125.1095% - 100%)
 = 13.0569%

For Valuation Date(2) 2 Mar 09, since the Trigger Bonus Rate(2) of 13.0569% is higher than the Trigger Level of 4%, a Trigger Event has occurred.

The Structured Deposit will be Early Redeemed on 9 Mar 09. 100% Principal plus a Trigger Bonus Interest of 13.0569% of the Deposit Amount will be paid.

Total Interest (for 2 Years) = Year 1 Guaranteed Interest of 7% (10 Mar 08) + Trigger Bonus Interest of 13.0569% (9 Mar 09)
 = 20.0569%